03292.101730.1 PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Mary Da Zhi Wang Cheung
David Armes et al.	)	
	:	Group Art Unit: 3694
Application No.: 10/728,279	)	
	:	Confirmation No.: 7128
Filed: December 4, 2003	)	
	:	
For: SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION	)	December 29, 2008 (Monday)

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action mailed September 29, 2008, Applicants respectfully submit the following amendments and remarks.